

The Honorable Judge Benjamin H. Settle

**UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF WASHINGTON
AT TACOMA**

JAMES A. BIGELOW,)	
)	Case No: 14-05798-BHS
Plaintiff,)	
)	ANSWER OF DEFENDANT
v.)	NORTHWEST TRUSTEE SERVICES,
)	INC.
NORTHWEST TRUSTEE SERVICES, INC.;)	
GREEN TREE SERVICING, LLC;)	
MORTGAGE ELECTRONIC)	
REGISTRATION SYSTEMS, INC.; and)	
DOE DEFENDANTS 1-20,)	
)	
Defendants.)	

COMES NOW Defendant Northwest Trustee Services, Inc. (“NWTS”) and, without waiving any objections to service of process or other valid defense, hereby answers Plaintiffs’ Amended Verified Complaint (“Complaint”) as follows. All allegations not expressly admitted, denied, or otherwise pled below are hereby construed as denied.

AMENDED COMPLAINT

This paragraph states legal conclusions for which no response is required, and which are denied as to any assertions contained therein.

1. This paragraph states legal conclusions as to NWTS for which no response is required, and which are denied as to any assertions contained therein; as to the other defendants NWTS states that no allegation is asserted against it and, therefore, no response is required; to the

1 extent a response is required, NWTS lacks information sufficient to form a belief as to the truth of
2 the assertions stated and therefore denies the same.

3 2. This paragraph states a legal conclusion for which no response is required, and
4 which is denied as to any assertions contained therein

5 **JURISDICTION AND VENUE**

6 3. This paragraph states legal conclusions for which no response is required, and which
7 are denied as to any assertions contained therein; except jurisdiction only is admitted.

8 4. This paragraph states legal conclusions for which no response is required, and which
9 are denied as to any assertions contained therein; except venue only is admitted.

10 **PARTIES**

11 5. Admitted only that Plaintiff is a natural person; as to the remainder of the
12 allegations, NWTS lacks information sufficient to form a belief as to the truth of the assertions
13 stated and therefore denies the same.

14 6. Admitted; except that information as to registration with the Washington
15 Department of Revenue speaks for itself.

16 7. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
17 no response is required. To the extent a response is required, NWTS lacks information sufficient to
18 form a belief as to the truth of the assertions stated, and therefore denies the same.

19 8. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
20 no response is required. To the extent a response is required, NWTS lacks information sufficient to
21 form a belief as to the truth of the assertions stated and therefore denies the same.

22 9. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
23 no response is required. To the extent a response is required, NWTS lacks information sufficient to
24 form a belief as to the truth of the assertions stated, and therefore denies the same.
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GENERAL ALLEGATIONS

10. NWTS states that no allegation is asserted against it in this paragraph and, therefore, no response is required. To the extent a response is required, NWTS lacks information sufficient to form a belief as to the truth of the assertions stated, and therefore denies the same.

11. NWTS states that no allegation is asserted against it in this paragraph and, therefore, no response is required. To the extent a response is required, NWTS lacks information sufficient to form a belief as to the truth of the assertions stated, and therefore denies the same; the promissory note speaks for itself.

12. NWTS states that no allegation is asserted against it in this paragraph and, therefore, no response is required. To the extent a response is required, NWTS lacks information sufficient to form a belief as to the truth of the assertions stated, and therefore denies the same. The promissory note speaks for itself.

13. NWTS states that no allegation is asserted against it in this paragraph and, therefore, no response is required. To the extent a response is required, NWTS lacks information sufficient to form a belief as to the truth of the assertions stated, and therefore denies the same. This paragraph states a legal conclusion for which no response is required, and which is denied as to any assertions contained therein.

14. NWTS states that no allegation is asserted against it in this paragraph and, therefore, no response is required. To the extent a response is required, NWTS lacks information sufficient to form a belief as to the truth of the assertions stated, and therefore denies the same.

15. NWTS states that no allegation is asserted against it in this paragraph and, therefore, no response is required. To the extent a response is required, NWTS lacks information sufficient to form a belief as to the truth of the assertions stated, and therefore denies the same. This paragraph states a legal conclusion for which no response is required, and which is denied as to any assertions contained therein.

1 16. NWTs states that no allegation is asserted against it in this paragraph and, therefore,
2 no response is required. To the extent a response is required, NWTs lacks information sufficient to
3 form a belief as to the truth of the assertions stated, and therefore denies the same.

4 17. NWTs states that no allegation is asserted against it in this paragraph and, therefore,
5 no response is required. To the extent a response is required, NWTs lacks information sufficient to
6 form a belief as to the truth of the assertions, and therefore denies the same.

7 18 NWTs states that no allegation is asserted against it in this paragraph and, therefore,
8 no response is required. To the extent a response is required, NWTs lacks information sufficient to
9 form a belief as to the truth of the assertions stated, and therefore denies the same.

10 19. NWTs states that no allegation is asserted against it in this paragraph and, therefore,
11 no response is required. To the extent a response is required, NWTs lacks information sufficient to
12 form a belief as to the truth of the assertions stated and therefore denies the same.

13 20. NWTs states that no allegation is asserted against it in this paragraph and, therefore,
14 no response is required. To the extent a response is required, NWTs lacks information sufficient to
15 form a belief as to the truth of the assertions stated, and therefore denies the same.

16 21. NWTs states that no allegation is asserted against it in this paragraph and, therefore,
17 no response is required. To the extent a response is required, NWTs lacks information sufficient to
18 form a belief as to the truth of the assertions stated, and therefore denies the same; the promissory
19 note speaks for itself.

20 22. NWTs states that no allegation is asserted against it in this paragraph and, therefore,
21 no response is required. To the extent a response is required, NWTs lacks information sufficient to
22 form a belief as to the truth of the assertions stated, and therefore denies the same. This paragraph
23 states a legal conclusion for which no response is required, and which is denied as to any assertions
24 contained therein.
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1 23. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
2 no response is required. To the extent a response is required, NWTS lacks information sufficient to
3 form a belief as to the truth of the assertions stated, and therefore denies the same; the promissory
4 note speaks for itself.

5 24. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
6 no response is required. To the extent a response is required, NWTS lacks information sufficient to
7 form a belief as to the truth of the assertions stated, and therefore denies the same; the promissory
8 note speaks for itself.

9 25. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
10 no response is required. To the extent a response is required, NWTS lacks information sufficient to
11 form a belief as to the truth of the assertions stated , and therefore denies the same; the promissory
12 note speaks for itself.

13 26. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
14 no response is required. To the extent a response is required, NWTS lacks information sufficient to
15 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
16 states a legal conclusion for which no response is required, and which is denied as to any assertions
17 contained therein.

18 27. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
19 no response is required. To the extent a response is required, NWTS lacks information sufficient to
20 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
21 states a legal conclusion for which no response is required, and which is denied as to any assertions
22 contained therein.

23 28. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
24 no response is required. To the extent a response is required, NWTS lacks information sufficient to
25 form a belief as to the truth of the assertions stated, and therefore denies the same.
26

1 29. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
2 no response is required. To the extent a response is required, NWTS lacks information sufficient to
3 form a belief as to the truth of the assertions stated, and therefore denies the same.

4 30. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
5 no response is required. To the extent a response is required, NWTS lacks information sufficient to
6 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
7 states a legal conclusion for which no response is required, and which is denied as to any assertions
8 contained therein.

9 31. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
10 no response is required. To the extent a response is required, NWTS lacks information sufficient to
11 form a belief as to the truth of the assertions stated and therefore denies the same; this paragraph
12 states a legal conclusion for which no response is required, and which is denied as to any assertions
13 contained therein.

14 32. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
15 no response is required. To the extent a response is required, NWTS lacks information sufficient to
16 form a belief as to the truth of the assertions stated and therefore denies the same; this paragraph
17 states legal conclusions for which no response is required, and which are denied as to any assertions
18 contained therein; the promissory note speaks for itself.

19 33. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
20 no response is required. To the extent a response is required, NWTS lacks information sufficient to
21 form a belief as to the truth of the assertions stated in this paragraph and therefore denies the same;
22 this paragraph states a legal conclusion for which no response is required, and which is denied as to
23 any assertions contained therein.

24 34. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
25 no response is required. To the extent a response is required, NWTS lacks information sufficient to
26 form a belief as to the truth of the assertions stated in this paragraph, and therefore denies the same.

1 35. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
2 no response is required. To the extent a response is required, NWTS lacks information sufficient to
3 form a belief as to the truth of the assertions stated, and therefore denies the same; the deed of trust ,
4 recording number 3922368 records of Thurston County, Washington, speaks for itself.

5 36. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
6 no response is required. To the extent a response is required, NWTS lacks information sufficient to
7 form a belief as to the truth of the assertions and therefore denies the same; the deed of trust ,
8 recording number 3922368 records of Thurston County, Washington, speaks for itself

9 37. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
10 no response is required; the deed of trust, recording number 3922368 records of Thurston County,
11 Washington, speaks for itself.

12 38. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
13 no response is required. To the extent a response is required, NWTS lacks information sufficient to
14 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
15 states a legal conclusion for which no response is required, and which is denied as to any assertions
16 contained therein.

17 39. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
18 no response is required. To the extent a response is required, NWTS lacks information sufficient to
19 form a belief as to the truth of the assertions stated, and therefore denies the same; the deed of trust,
20 recording number 3922368 records of Thurston County, Washington, speaks for itself.

21 40. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
22 no response is required. To the extent a response is required, NWTS lacks information sufficient to
23 form a belief as to the truth of the assertions stated, and therefore denies the same; the assignment of
24 deed of trust, recording number 4261697 records of Thurston County, speaks for itself.

25 41. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
26 no response is required. To the extent a response is required, NWTS lacks information sufficient to

1 form a belief as to the truth of the assertions stated, and therefore denies the same; the assignment of
2 deed of trust, recording number 4261697 records of Thurston County, speaks for itself.

3 42. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
4 no response is required. To the extent a response is required, NWTS lacks information sufficient to
5 form a belief as to the truth of the assertions stated in this paragraph, and therefore denies the same;
6 this paragraph states a legal conclusion for which no response is required, and which is denied as to
7 any assertions contained therein.

8 43. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
9 no response is required. To the extent a response is required, NWTS lacks information sufficient to
10 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
11 further states legal conclusions for which no response is required, and which are denied as to any
12 assertions contained therein.

13 44. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
14 no response is required. To the extent a response is required, NWTS lacks information sufficient to
15 form a belief as to the truth of the assertions stated and therefore denies the same; this paragraph
16 further states legal conclusions for which no response is required, and which are denied as to any
17 assertions contained therein.

18 45. This paragraph states legal conclusions for which no response is required, and which
19 are denied as to any assertions contained therein.

20 46. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
21 no response is required. To the extent a response is required, NWTS lacks information sufficient to
22 form a belief as to the truth of the assertions stated, and therefore denies the same.

23 47. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
24 no response is required. To the extent a response is required, NWTS lacks information sufficient to
25 form a belief as to the truth of the assertions, and therefore denies the same.
26

1 48. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
2 no response is required. To the extent a response is required, NWTS lacks information sufficient to
3 form a belief as to the truth of the assertions stated and therefore denies the same.

4 49. This paragraph states legal conclusions for which no response is required, and which
5 are denied as to any assertions contained therein.

6 50. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
7 no response is required. To the extent a response is required, NWTS lacks information sufficient to
8 form a belief as to the truth of the assertions stated and therefore denies the same; this paragraph
9 further states legal conclusions for which no response is required, and which are denied as to any
10 assertions contained therein.

11 51. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
12 no response is required. To the extent a response is required, NWTS lacks information sufficient to
13 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
14 further states legal conclusions for which no response is required, and which are denied as to any
15 assertions contained therein.

16 52. NWTS states that no allegation is asserted against it this paragraph and, therefore, no
17 response is required. To the extent a response is required, NWTS lacks information sufficient to
18 form a belief as to the truth of the assertions stated, and therefore denies the same; the assignment of
19 deed of trust speaks for itself.

20 53. NWTS states that no allegation is asserted against it this paragraph and, therefore, no
21 response is required. To the extent a response is required, NWTS lacks information sufficient to
22 form a belief as to the truth of the assertions stated, and therefore denies the same.

23 54. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
24 no response is required. To the extent a response is required, NWTS lacks information sufficient to
25 form a belief as to the truth of the assertions stated, and therefore denies the same.
26

1 55. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
2 no response is required. To the extent a response is required, NWTS lacks information sufficient to
3 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
4 further states legal conclusions for which no response is required, and which are denied as to any
5 assertions contained therein.

6 56. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
7 no response is required. To the extent a response is required, NWTS lacks information sufficient to
8 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
9 further states legal conclusions for which no response is required, and which are denied as to any
10 assertions contained therein.

11 57. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
12 no response is required. To the extent a response is required, NWTS lacks information sufficient to
13 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
14 further states legal conclusions for which no response is required, and which are denied as to any
15 assertions contained therein.

16 58. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
17 no response is required. To the extent a response is required, NWTS lacks information sufficient to
18 form a belief as to the truth of the assertions stated, and therefore denies the same.

19 59. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
20 no response is required. To the extent a response is required, NWTS lacks information sufficient to
21 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
22 further states legal conclusions for which no response is required, and which are denied as to any
23 assertions contained therein.

24 60. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
25 no response is required. To the extent a response is required, NWTS lacks information sufficient to
26 form a belief as to the truth of the assertions stated, and therefore denies the same.

1 61. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
2 no response is required. To the extent a response is required, NWTS lacks information sufficient to
3 form a belief as to the truth of the assertions stated, and therefore denies the same.

4 62. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
5 no response is required. To the extent a response is required, NWTS lacks information sufficient to
6 form a belief as to the truth of the assertions stated, and therefore denies the same.

7 63. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
8 no response is required. To the extent a response is required, NWTS lacks information sufficient to
9 form a belief as to the truth of the assertions stated in this paragraph, and therefore denies the same;
10 this paragraph further states legal conclusions for which no response is required, and which are
11 denied as to any assertions contained therein.

12 64. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
13 no response is required. To the extent a response is required, NWTS lacks information sufficient to
14 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
15 further states legal conclusions for which no response is required, and which are denied as to any
16 assertions contained therein.

17 65. This paragraph states legal conclusions for which no response is required, and which
18 are denied as to any assertions contained therein.

19 66. This paragraph states legal conclusions for which no response is required, and which
20 are denied as to any assertions contained therein.

21 67. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
22 no response is required. To the extent a response is required, NWTS lacks information sufficient to
23 form a belief as to the truth of the assertions stated, and therefore denies the same.

24 68. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
25 no response is required. To the extent a response is required, NWTS lacks information sufficient to
26 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph

1 further states legal conclusions for which no response is required, and which are denied as to any
2 assertions contained therein.

3 69. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
4 no response is required. To the extent a response is required, NWTS lacks information sufficient to
5 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
6 further states legal conclusions for which no response is required, and which are denied as to any
7 assertions contained therein.

8 70. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
9 no response is required. To the extent a response is required, NWTS lacks information sufficient to
10 form a belief as to the truth of the assertions stated, and therefore denies the same.

11 71. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
12 no response is required. To the extent a response is required, NWTS lacks information sufficient to
13 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
14 further states legal conclusions for which no response is required, and which are denied as to any
15 assertions contained therein.

16 72. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
17 no response is required. To the extent a response is required, NWTS lacks information sufficient to
18 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
19 further states legal conclusions for which no response is required, and which are denied as to any
20 assertions contained therein.

21 73. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
22 no response is required. To the extent a response is required, NWTS lacks information sufficient to
23 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
24 further states legal conclusions for which no response is required, and which are denied as to any
25 assertions contained therein.
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1 74. The appointment of successor trustee, recording number 4266605, records of
2 Thurston County, speaks for itself.

3 75. This paragraph states legal conclusions for which no response is required, and which
4 are denied as to any assertions contained therein.

5 76. This paragraph states legal conclusions for which no response is required, and which
6 are denied as to any assertions contained therein.

7 77. Denied.

8 78. NWTs states that no allegation is asserted against it in this paragraph and, therefore,
9 no response is required. To the extent a response is required, NWTs lacks information sufficient to
10 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
11 further states legal conclusions for which no response is required, and which are denied as to any
12 assertions contained therein.

13 79. Denied.

14 80. The deed of trust speaks for itself.

15 81. NWTs states that no allegation is asserted against it in this paragraph and, therefore,
16 no response is required. To the extent a response is required, NWTs lacks information sufficient to
17 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
18 further states legal conclusions for which no response is required, and which are denied as to any
19 assertions contained therein.

20 82. NWTs states that no allegation is asserted against it in this paragraph and, therefore,
21 no response is required. To the extent a response is required, NWTs lacks information sufficient to
22 form a belief as to the truth of the assertions stated, and therefore denies the same.

23 83. This paragraph states legal conclusions for which no response is required, and which
24 are denied as to any assertions contained therein.

25 84. Denied; this paragraph further states legal conclusions for which no response is
26 required, and which are denied as to any assertions contained therein.

1 85. Denied; this paragraph further states legal conclusions for which no response is
2 required, and which are denied as to any assertions contained therein.

3 86. The notice of default speaks for itself; this paragraph further states legal conclusions
4 for which no response is required, and which are denied as to any assertions contained therein.

5 87. The notice of default speaks for itself; this paragraph further states legal conclusions
6 for which no response is required, and which are denied as to any assertions contained therein.

7 88. The notice of default speaks for itself.

8 89. This paragraph states legal conclusions for which no response is required, and which
9 are denied as to any assertions contained therein.

10 90. The notice of default speaks for itself.

11 91. The notice of default speaks for itself.

12 92. The beneficiary declaration speaks for itself; as to Plaintiff's communication with
13 Sue Spratte, NWTS lacks information sufficient to form a belief as to the truth of the assertions
14 stated and therefore denies the same.

15 93. The beneficiary declaration speaks for itself.

16 94. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
17 no response is required; this paragraph further states legal conclusions for which no response is
18 required, and which are denied as to any assertions contained therein.

19 95. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
20 no response is required. To the extent a response is required, NWTS lacks information sufficient to
21 form a belief as to the truth of the assertions stated, and therefore denies the same.

22 96. Denied; this paragraph further states legal conclusions for which no response is
23 required, and which are denied as to any assertions contained therein.

24 97. This paragraph states legal conclusions for which no response is required, and which
25 are denied as to any assertions contained therein.
26

1 98. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
2 no response is required. To the extent a response is required, NWTS lacks information sufficient to
3 form a belief as to the truth of the assertions stated, and therefore denies the same.

4 99. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
5 no response is required. To the extent a response is required, NWTS lacks information sufficient to
6 form a belief as to the truth of the assertions stated and therefore denies the same.

7 100. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
8 no response is required. To the extent a response is required, NWTS lacks information sufficient to
9 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
10 further states legal conclusions for which no response is required, and which are denied as to any
11 assertions contained therein.

12 101. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
13 no response is required. To the extent a response is required, NWTS lacks information sufficient to
14 form a belief as to the truth of the assertions stated, and therefore denies the same.

15 102. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
16 no response is required. To the extent a response is required, NWTS lacks information sufficient to
17 form a belief as to the truth of the assertions stated, and therefore denies the same.

18 103. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
19 no response is required. To the extent a response is required, NWTS lacks information sufficient to
20 form a belief as to the truth of the assertions stated and therefore denies the same.

21 104. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
22 no response is required. To the extent a response is required, NWTS lacks information sufficient to
23 form a belief as to the truth of the assertions stated and therefore denies the same.

24 105. NWTS states that no allegation is asserted against it this paragraph and, therefore, no
25 response is required. To the extent a response is required, NWTS lacks information sufficient to
26 form a belief as to the truth of the assertions stated and therefore denies the same.

1 106. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
2 no response is required. To the extent a response is required, NWTS lacks information sufficient to
3 form a belief as to the truth of the assertions stated and therefore denies the same.

4 107. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
5 no response is required. To the extent a response is required, NWTS lacks information sufficient to
6 form a belief as to the truth of the assertions stated, and therefore denies the same.

7 108. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
8 no response is required. To the extent a response is required, NWTS lacks information sufficient to
9 form a belief as to the truth of the assertions stated, and therefore denies the same.

10 109. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
11 no response is required. To the extent a response is required, NWTS lacks information sufficient to
12 form a belief as to the truth of the assertions stated, and therefore denies the same.

13 110. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
14 no response is required. To the extent a response is required, NWTS lacks information sufficient to
15 form a belief as to the truth of the assertions stated, and therefore denies the same.

16 111. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
17 no response is required. To the extent a response is required, NWTS lacks information sufficient to
18 form a belief as to the truth of the assertions stated, and therefore denies the same.

19 112. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
20 no response is required. To the extent a response is required, NWTS lacks information sufficient to
21 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
22 further states legal conclusions for which no response is required, and which are denied as to any
23 assertions contained therein

24 113. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
25 no response is required. To the extent a response is required, NWTS lacks information sufficient to
26

1 form a belief as to the truth of the assertions stated, and therefore denies the same; the promissory
2 note speaks for itself.

3 114. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
4 no response is required. To the extent a response is required, NWTS lacks information sufficient to
5 form a belief as to the truth of the assertions stated and therefore denies the same; the promissory
6 note speaks for itself.

7 115. Denied.

8 116. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
9 no response is required. To the extent a response is required, NWTS lacks information sufficient to
10 form a belief as to the truth of the assertions stated and therefore denies the same.

11 117. This paragraph states legal conclusions for which no response is required, and which
12 are denied as to any assertions contained therein.

13 118. Any alleged debt validation letters from Plaintiff speak for themselves; this
14 paragraph further states legal conclusions for which no response is required, and which are denied
15 as to any assertions contained therein.

16 119. The August 4, 2014 letter speaks for itself; this paragraph further states legal
17 conclusions for which no response is required, and which are denied as to any assertions contained
18 therein.

19 120. NWTS denies it did not provide any information as to how the debt was verified.

20 121. The beneficiary declaration and notice of default speak for themselves; this
21 paragraph further states legal conclusions for which no response is required, and which are denied
22 as to any assertions contained therein.

23 122. Denied; this paragraph further states legal conclusions for which no response is
24 required, and which are denied as to any assertions contained therein.

1 123. The beneficiary declaration speaks for itself; this paragraph further states legal
2 conclusions for which no response is required, and which are denied as to any assertions contained
3 therein.

4 124. Denied; this paragraph further states legal conclusions for which no response is
5 required, and which are denied as to any assertions contained therein.

6 125. NWTS admits it has a duty of good faith, denies it breached that duty and
7 specifically avers it complied with its duty of good faith; this further states legal conclusions for
8 which no response is required, and which are denied as to any assertions contained therein.

9 126. Denied; this paragraph further states legal conclusions for which no response is
10 required, and which are denied as to any assertions contained therein.

11 127. Denied; this paragraph further states legal conclusions for which no response is
12 required, and which are denied as to any assertions contained therein.

13 128. Denied; this paragraph states legal conclusions for which no response is required,
14 and which are denied as to any assertions contained therein.

15 129. Denied; this paragraph further states legal conclusions for which no response is
16 required, and which are denied as to any assertions contained therein.

17 130. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
18 no response is required. To the extent a response is required, NWTS lacks information sufficient to
19 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
20 further states legal conclusions for which no response is required, and which are denied as to any
21 assertions contained therein.

22 131. The “notice of intent to litigate” speaks for itself; this paragraph further states legal
23 conclusions for which no response is required, and which are denied as to any assertions contained
24 therein.
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1 132. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
2 no response is required. To the extent a response is required, NWTS lacks information sufficient to
3 form a belief as to the truth of the assertions stated, and therefore denies the same.

4 133. The September 1, 2014 Notice of Postponement speaks for itself.

5 134. The correspondence from NWTS speaks for itself; NWTS denies that it held
6 steadfast to any wrong-doing correspondence; this paragraph further states legal conclusions for
7 which no response is required, and which are denied as to any assertions contained therein.

8 135. NWTS specifically avers it is in full compliance with all applicable law including
9 state statutes and is in receipt of a proper beneficiary declaration; this paragraph further states legal
10 conclusions for which no response is required, and which are denied as to any assertions contained
11 therein.

12 136. NWTS states that no allegation is asserted against in this paragraph and, therefore,
13 no response is required. To the extent a response is required, NWTS lacks information sufficient to
14 form a belief as to the truth of the assertions stated, and therefore denies the same.

15 137. NWTS states that no allegation is asserted against it in this paragraph and, therefore,
16 no response is required. To the extent a response is required, NWTS lacks information sufficient to
17 form a belief as to the truth of the assertions stated, and therefore denies the same.

18 138. Denied.

19 139. NWTS states that no allegation is asserted against in this paragraph and, therefore,
20 no response is required. To the extent a response is required, NWTS lacks information sufficient to
21 form a belief as to the truth of the assertions stated, and therefore denies the same.

22 140. Denied.

23 141. NWTS states that no allegation is asserted against in this paragraph and, therefore,
24 no response is required. To the extent a response is required, NWTS lacks information sufficient to
25 form a belief as to the truth of the assertions stated, and therefore denies the same.
26

1 142. This paragraph states legal conclusions for which no response is required, and which
2 are denied as to any assertions contained therein.

3 143. This paragraph states legal conclusions for which no response is required, and which
4 are denied as to any assertions contained therein.

5 144. NWTs states that no allegation is asserted against in this paragraph and, therefore,
6 no response is required. To the extent a response is required, NWTs lacks information sufficient to
7 form a belief as to the truth of the assertions stated, and therefore denies the same; this paragraph
8 states legal conclusions for which no response is required, and which are denied as to any assertions
9 contained therein.

10 145. NWTs lacks information sufficient to form a belief as to the truth of the assertions
11 stated, and therefore denies the same; this paragraph further states legal conclusions for which no
12 response is required, and which are denied as to any assertions contained therein.

13 **COUNT I**

14 146. NWTs hereby incorporates its answers as set forth above, including all denials.

15 147. Denied.

16 148. Denied.

17 149. Denied.

18 150. NWTs states that no allegation is asserted against in this paragraph and, therefore,
19 no response is required. To the extent a response is required, NWTs lacks information sufficient to
20 form a belief as to the truth of the assertions stated, and therefore denies the same.

21 151. Denied.

22 152. This paragraph states legal conclusions for which no response is required, and which
23 are denied as to any assertions contained therein.

24 153. Denied

25 154. This paragraph states legal conclusions for which no response is required, and which
26 are denied as to any assertions contained therein.

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3 155. This paragraph states legal conclusions for which no response is required, and which
4 are denied as to any assertions contained therein.

5 156. Denied; this paragraph states legal conclusions for which no response is required,
6 and which are denied as to any assertions contained therein.

7 157. Denied; this paragraph states legal conclusions for which no response is required,
8 and which are denied as to any assertions contained therein.

9 158. Denied; this paragraph states legal conclusions for which no response is required,
10 and which are denied as to any assertions contained therein.

11 159. Admit original sale date; deny that sale is eminent [sic] and current sale date; this
12 paragraph states legal conclusions for which no response is required, and which are denied as to any
13 assertions contained therein.

14 160. NWTS denies that Plaintiffs are entitled to the relief requested; this paragraph states
15 legal conclusions for which no response is required, and which are denied as to any assertions
16 contained therein.

17 **COUNT II**

18 161. NWTS hereby incorporates its answers as set forth above, including all denials.

19 162. This paragraph states legal conclusions for which no response is required, and which
20 are denied as to any assertions contained therein.

21 163. Admit.

22 164. This paragraph states legal conclusions for which no response is required, and which
23 are denied as to any assertions contained therein.

24 165. This paragraph states legal conclusions for which no response is required, and which
25 are denied as to any assertions contained therein.

26 166. Denied.

167. Denied.

1 168. Denied.

2 169. Denied.

3 170. NWTs denies that Plaintiffs are entitled to the relief requested; this paragraph states
4 legal conclusions for which no response is required, and which are denied as to any assertions
5 contained therein.

6 **COUNT III**

7 171. NWTs hereby incorporates its answers as set forth above, including all denials.

8 172. This paragraph states legal conclusions for which no response is required, and which
9 are denied as to any assertions contained therein.

10 173. This paragraph states legal conclusions for which no response is required, and which
11 are denied as to any assertions contained therein.

12 174. This paragraph states legal conclusions for which no response is required, and which
13 are denied as to any assertions contained therein.

14 175. This paragraph states legal conclusions for which no response is required, and which
15 are denied as to any assertions contained therein.

16 176. This paragraph states legal conclusions for which no response is required, and which
17 are denied as to any assertions contained therein.

18 177. This paragraph states legal conclusions for which no response is required, and which
19 are denied as to any assertions contained therein.

20 178. This paragraph states legal conclusions for which no response is required, and which
21 are denied as to any assertions contained therein; NWTs denies that Plaintiffs are entitled to the
22 relief requested.

23 **DEMAND FOR JURY TRIAL**

24 179. NWTs states that no allegation is asserted against in this paragraph and, therefore,
25 no response is required.
26

1 180. NWTS states that no allegation is asserted against in this paragraph and, therefore,
2 no response is required.
3

4 **DEFENDANT NWTS' ASSERTION OF DEFENSES**

5 Having answered Plaintiffs' Complaint, NWTS asserts the following defenses, the assertion
6 of which in no way shifts the burden of proof to NWTS:

7 1. Failure to State a Claim: The assertions in the Complaint fail to state claims upon
8 which relief can be granted.

9 2. Statute of Limitations: Plaintiffs' claims are barred by the applicable statute of
10 limitations.

11 3. Failure of Damages: Plaintiffs cannot allege any cognizable damages resulting from
12 the acts alleged in the Complaint.

13 4. Mitigation of Damages: Plaintiffs have failed to mitigate the alleged damages.

14 5. Lack of Standing: Plaintiffs lack standing to challenge the validity of documents
15 that Plaintiff was not a party to.

16 6. NWTS also asserts the defenses of general denial, waiver, estoppel, laches,
17 unclean hands, and the statute of frauds, and any facts constituting an affirmative defense, and
18 NWTS also reserves the right to amend this Answer, including but not limited to the right to
19 amend by way of adding additional affirmative defenses, counter claims, or third-party claims,
20 and without waiving any other valid defense.

21 **DEFENDANT NWTS' PRAYER FOR RELIEF**

22 NWTS prays for judgment against Plaintiffs as follows:

23 1. That Plaintiffs' Complaint be dismissed with prejudice;

24 2. That the Plaintiffs recover nothing on account of the claims made in the Complaint.

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26 ///

- 1 3. That NWTS be awarded costs of suit herein and reasonable attorney fees, and
- 2 4. For such other and further relief as the Court deems equitable and just.
- 3

4 DATED this 22nd day of January, 2015.

5 **RCO LEGAL, P.S.**

6
7 By /s/ Joseph H. Marshall
8 Joseph H. Marshall, WSBA No. 29671
9 Of Attorneys for Defendant Northwest
Trustee Services, Inc.

Declaration of Service

The undersigned makes the following declaration:

1. I am now, and at all times herein mentioned was a resident of the State of Washington, over the age of eighteen years and not a party to this action, and I am competent to be a witness herein.

2. On January 22, 2015 I caused a copy of the **Answer of Defendant Northwest Trustee Services, Inc.** to be served to the following in the manner noted below:

James A. Bigelow 10018 Cascadian Ave. SE Yelm, WA 98597 <i>Pro Se Plaintiff</i>	<input checked="" type="checkbox"/> US Mail, Postage Prepaid <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Overnight Mail <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> CM/ECF Electronic Notice
Renee M. Parker Wright, Finaly & Zak, LLP 4665 MacArthur Court, Suite 280 Newport Beach, CA 92660 Attorneys for Defendants Green Tree Servicing, LLC and Mortgage Electronic Registration Systems, Inc.	<input checked="" type="checkbox"/> US Mail, Postage Prepaid <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Overnight Mail <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> CM/ECF Electronic Notice

I declare under penalty of perjury under the laws of the state of Washington that the foregoing is true and correct.

Signed this 22nd day of January, 2015.

/s/ Kristine Stephan
Kristine Stephan, Paralegal